

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA**

IN RE: : **Chapter 13**
ORTISE HARDNETT :
CHARLENE JORDAN HARDNETT, :
Debtors : **Bky. No. 18-13307 ELF**

ORDER

AND NOW, upon consideration of the Debtors' Motion to Approve Mortgage Loan Modification ("the Motion") between the Debtors and **PHFA** ("the Lender") (Doc. #52), and after notice and hearing, and there being no objection thereto, it is hereby **ORDERED** and **DETERMINED** that:

1. The Motion is **GRANTED**.
2. The Debtors are **AUTHORIZED** to enter into the loan modification transaction as set forth in the Motion and consummation of the transaction **SHALL NOT CONSTITUTE** a violation of the automatic stay, 11 U.S.C. §362(a).
3. If the loan modification provides for reinstatement of the loan account and the elimination of the pre-petition arrears, **THE TRUSTEE SHALL MAKE NO FURTHER DISTRIBUTION TO THE LENDER** on account of the Lender's claim for pre-petition arrears under the confirmed chapter 13 plan.
4. In all other respects, the confirmed plan remains **IN FULL FORCE AND EFFECT** and **THE TRUSTEE MAY DISTRIBUTE THE PLAN PAYMENTS ON ACCOUNT OF THE OTHER ALLOWED CLAIMS** as provided in the plan.

Date: March 17, 2021



**ERIC L. FRANK
U.S. BANKRUPTCY JUDGE**